UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS CHICAGO DIVISION

:

Tracey Sprowles : Case No.: 17-00724

: Chapter 13

Debtor. : Judge Timothy A. Barnes

:

AGREED ORDER RESOLVING MOTION FOR RELIEF FROM STAY AND CO-DEBTOR STAY AS TO REAL PROPERTY LOCATED AT 9234 SOUTH VANDERPOEL, CHICAGO, IL 60620

This matter coming to be heard on the *Motion for Relief from Stay and Co-Debtor Stay* (Dkt. #45) which was filed in this court by Towd Point Mortgage Trust 2015-4, U.S. Bank National Association as Indenture Trustee ("Movant"), Movant and Tracey Sprowles ("Debtor"), by and through his attorneys have agreed to a course of action which will condition the continuation of the automatic stay upon certain provisions incorporated herein for the protection of Movant;

Debtor failed to make regular monthly mortgage payments to Movant and is currently in default for the months of May 2019 through June 2019, incurring a total post-petition arrearage of \$2,293.24, which consists of 2 post-petition payments for May 1, 2019 through June 1, 2019 at \$1,146.62 each. There is \$706.76 in suspense, which reduces the total post-petition arrearage to \$1.586.48.

IT IS HEREBY ORDERED:

In re:

- 1. In order to eliminate said post-petition delinquency, Movant must receive the following payments by the corresponding dates:
 - a. \$264.43 on or before July 20, 2019;
 - b. \$264.41 on or before August 20, 2019;
 - c. \$264.41 on or before September 20, 2019;
 - d. \$264.41 on or before October 20, 2019;
 - e. \$264.41 on or before November 20, 2019;
 - f. \$264.41 on or before December 20, 2019.

- 2. That Movant must receive the payments listed on Paragraph #1 on or before the corresponding date. If Movant fails to receive any one scheduled payment, the repayment schedule is void and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after mailing notification to the Debtor and his/her attorney, the stay shall be automatically terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property, upon filing notice of same with the clerk of the court.
- Upon completion of the repayment schedule listed in Paragraph #1 or tender of sufficient funds to bring the loan post-petition current, the Debtor must continue to make timely post-petition mortgage payments directly to Movant beginning July 1, 2019.
- 4. If Movant fails to receive two (2) post-petition monthly mortgage payments and if the Debtor fails to bring the loan post-petition current within ten (10) calendar days after Movant mailed notification to the Debtor and his/her attorney, the stay shall be automatically terminated as to Movant, its principals, agents, successors and/or assigns as to the subject property, upon filing notice of the same with the clerk of the court.
- 5. If this bankruptcy proceeding is converted to Chapter 7, dismissed or discharged, this Order shall be terminated and have no further force or effect.

DATED: JUL 1 8 2019

Submitted by:

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TES BANKRUPTCY JUDGE

7/3/2019

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